

CHAPTER 2

BACKGROUND CHARACTERISTICS OF HOUSEHOLDS

This chapter presents a profile of the demographic and socioeconomic characteristics of NFHS-2 households and describes facilities and services that are available in villages in Maharashtra. The chapter also includes some comparisons of NFHS-2 results with results from NFHS-1, the Census of India, and the Sample Registration System (SRS).

2.1 Age-Sex Distribution of the Household Population

The NFHS-2 household population can be tabulated in two ways: *de facto* (the place each person stayed the night before the survey interview) or *de jure* (the place of usual residence). The *de facto* and *de jure* populations in Maharashtra differ because of temporary population movements. Table 2.1 shows the *de facto* population in the NFHS-2 household sample for Maharashtra, classified by age, residence, and sex. The total *de facto* sample population is 29,775. The sample is 43 percent urban and 57 percent rural.

The age distribution of the population in Maharashtra is typical of populations where fertility has fallen recently, with relatively low proportions of the population in the younger and older age groups (Figure 2.1). The decrease in the proportion of the population in age groups 0–4 and 5–9, compared with the population age 10–14, is consistent with a recent decline in fertility. Thirty-four percent are below 15 years of age, and 5 percent are age 65 or older. The proportion below age 15 is slightly higher in rural areas (36 percent) than in urban areas (30 percent).

The single-year age distributions by sex in the *de facto* population (see Appendix Table B.1) indicate that there is substantial misreporting of ages, including considerable preference for ages ending in particular digits, especially 0 and 5. One of the most commonly used measures of digit preference in age reporting is Myers' Index (United Nations, 1955). This index provides an overall summary of preferences for, or avoidance of, each of the 10 digits, from 0 to 9. The index is often used as one indicator of the quality of age reporting on a survey. Values of Myers' Index computed for the age range 10–69 in the household sample population in Maharashtra are 16.1 for males and 14.4 for females. The lower estimate for females is probably due to the emphasis during the interviewer training on obtaining accurate age information for women to correctly determine the eligibility of women for the individual interview. The value of Myers' index for males has declined considerably from 23.8 in NFHS-1 (revised from the published NFHS-1 estimates), but for females it has remained unchanged. This indicates that in NFHS-2 compared with NFHS-1 age reporting on the household questionnaire has improved for males, but not for females.

Table 2.2 compares the age distribution by sex from the NFHS-2 *de jure* sample with the age distributions by sex from the Sample Registration System for 1997. The SRS baseline survey, which is *de jure*, counts all usual residents in a sample area (Office of the Registrar General, 1999a). The NFHS-2 and SRS age distributions do not differ much for broad age groups, despite the misreporting of age that is evident in the NFHS-2 single-year age data. Also, the proportion of Maharashtra's population in the age group 0–6 according to the provisional population totals of the 2001 Census of India (Office of the Registrar General and Census

Table 2.1 Household population by age and sex

Percent distribution of the household population by age, according to residence and sex, Maharashtra, 1999

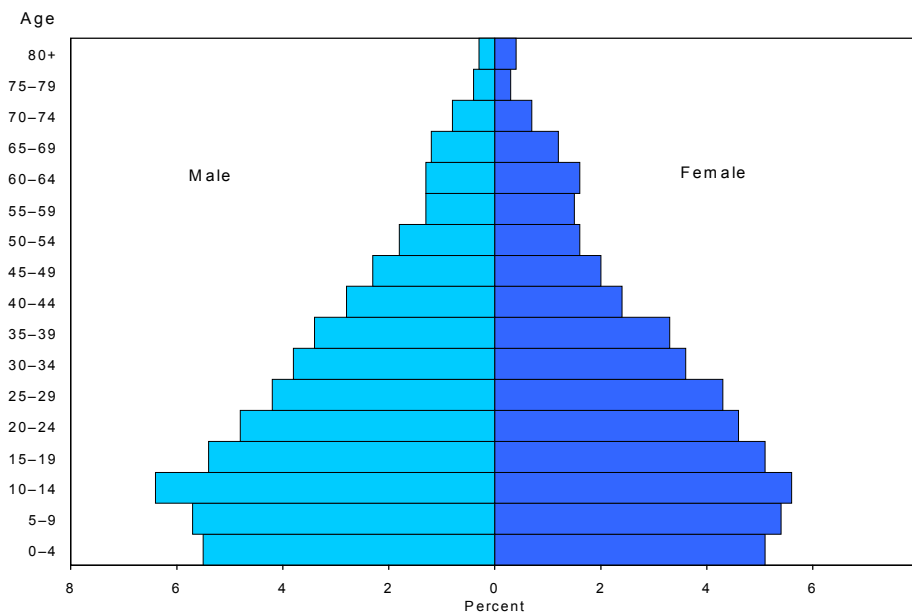
Age	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
< 1	2.2	1.9	2.0	2.4	2.3	2.4	2.3	2.1	2.2
1-4	7.3	8.1	7.7	9.2	8.5	8.8	8.4	8.3	8.3
5-9	9.4	10.3	9.8	12.2	11.7	12.0	11.0	11.1	11.1
10-14	10.9	10.1	10.6	13.5	12.4	13.0	12.4	11.4	11.9
15-19	11.9	10.7	11.3	9.3	10.3	9.8	10.5	10.5	10.5
20-24	10.7	11.3	11.0	8.1	8.1	8.1	9.3	9.4	9.3
25-29	10.0	9.4	9.7	6.9	8.5	7.7	8.3	8.9	8.6
30-34	7.6	7.4	7.5	7.3	7.6	7.4	7.4	7.5	7.5
35-39	6.3	7.3	6.8	6.9	6.2	6.5	6.6	6.7	6.6
40-44	5.6	5.3	5.5	5.5	4.6	5.0	5.5	4.9	5.2
45-49	5.2	4.1	4.7	3.8	3.9	3.9	4.4	4.0	4.2
50-54	3.6	3.8	3.7	3.4	3.1	3.2	3.5	3.4	3.4
55-59	2.5	2.9	2.7	2.6	3.2	2.9	2.6	3.0	2.8
60-64	2.3	2.7	2.5	2.7	3.8	3.3	2.6	3.4	2.9
65-69	1.7	2.1	1.9	2.8	2.8	2.8	2.3	2.5	2.4
70-74	1.5	1.2	1.3	1.8	1.8	1.8	1.7	1.5	1.6
75-79	0.6	0.6	0.6	0.9	0.6	0.7	0.7	0.6	0.7
80+	0.6	0.8	0.7	0.7	0.7	0.7	0.6	0.8	0.7
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of persons	6,673	5,992	12,665	8,618	8,492	17,109	15,290	14,484	29,775
Sex ratio ¹	NA	NA	898	NA	NA	985	NA	NA	947

Note: Table is based on the *de facto* population, i.e., persons who stayed in the household the night before the interview (including both usual residents and visitors).

NA: Not applicable

¹Females per 1,000 males

**Figure 2.1
Population Pyramid**



NFHS-2, Maharashtra, 1999

Table 2.2 Population by age and sex from the SRS and NFHS-2					
Percent distribution of population by age and sex from the SRS and NFHS-2, Maharashtra, 1997 and 1999					
Age	SRS (1997)		NFHS-2 (1999)		
	Male	Female	Male	Female	Sex ratio ¹
< 5	11.3	11.0	10.0	10.0	925
5–14	22.9	22.4	22.9	22.8	927
15–29	27.4	26.7	28.3	28.1	924
30–49	24.9	24.8	24.4	23.8	905
50–64	9.2	10.3	8.9	10.0	1,038
65+	4.2	4.8	5.3	5.4	950
Total	100.0	100.0	100.0	100.0	932
Median age	U	U	23.2	23.8	NA

Note: Table is based on the *de jure* population, i.e., usual residents.
NA: Not applicable
U: Not available
¹Females per 1,000 males
Source for SRS: Office of the Registrar General, 1999a

Commissioner, 2001), at 13.6 percent, is almost the same as the proportion of the *de jure* population age 0–6 in NFHS-2, at 14.3 percent.

Tables 2.1 and 2.2 also present sex ratios (females per 1,000 males) in Maharashtra from NFHS-2. The sex ratio of the *de facto* population is 947 (Table 2.1). The sex ratio of the *de jure* population (932) in Table 2.2 is lower than the sex ratio of the *de facto* population (947). Table 2.1 shows that the sex ratio of the *de facto* population is 898 in urban areas and 985 in rural areas, suggesting that rural-urban migration has been dominated by males in Maharashtra. According to the provisional estimates of the 2001 Census of India, which was conducted approximately two years after NFHS-2, the *de jure* sex ratio for Maharashtra (922) was somewhat lower than the NFHS-2 sex ratio for the *de jure* population (932). The NFHS-2 sex ratio for Maharashtra (932) is lower than the NFHS-2 sex ratio for India as a whole (949). According to the 2001 Census, Maharashtra also has a lower sex ratio (922) than the all India sex ratio (933), but the gap in the census sex ratios is smaller than the gap in the NFHS-2 sex ratios. A relatively low sex ratio for Maharashtra is to be expected because Maharashtra has been a net in-migration state, dominated by male migrants. Apart from migration, excess female mortality, a larger undercount of females than males, and sex-selective abortions are other major factors that are likely to result in a sex ratio unfavorable to women. The effects of factors other than migration are more likely to be reflected in the sex ratio for the age group 0–6. According to NFHS-2, the sex ratio for the 0–6 age group is 929 for the *de facto* population of Maharashtra (Table B.4, Appendix B) and 939 for the *de jure* population. The NFHS-2 estimate of the sex ratio for the 0–6 age group is higher than that estimated from the 2001 Census (917) (Office of the Registrar General and Census Commissioner, 2001).

The sex ratio at birth for the seven-year period preceding NFHS-2 is 935 (Table B.4, Appendix B), which is at the lower boundary of the range of normal biological sex ratios. This low sex ratio at birth could be due to the practice of sex-selective abortions and/or a greater undercount of female births than male births. During the seven-year period preceding NFHS-2, the sex ratio at birth declined from 960 during 1992–95 to 902 during 1996–98, suggesting a growing role of sex-selective abortions in the sex ratio imbalance in Maharashtra. The slightly

lower sex ratio of the population age 0–6 (929 for the *de facto* population) than the sex ratio at birth during the seven-year period preceding NFHS-2 (935) suggests the possibility of higher female mortality during childhood. However, there is almost no difference in under-five mortality between boys and girls (see Table 6.4) and, among the non-surviving children born during the seven years preceding NFHS-2, there are 10 percent more males than females, suggesting that excess female mortality may not be a major factor in the unfavorable sex ratio of the population age 0–6 in Maharashtra.

2.2 Marital Status

NFHS-2 includes information on the marital status of all household members age six and above. Table 2.3 shows the marital status distribution of the *de facto* household population, classified by age, residence, and sex. Among females age six and above, 53 percent are currently married and 35 percent have never been married. The proportion never married is higher for males (48 percent) than for females (35 percent) and is slightly higher in urban areas (48 percent for males and 37 percent for females) than in rural areas (47 percent for males and 33 percent for females). The proportion divorced, separated, or deserted is small, and widowhood is quite limited until the older ages. Forty-six percent of women age 50 or older are widowed, but only 9 percent of males in that age group are widowed, partly because remarriage is more common among males than among females, because male mortality rates are much higher than female mortality rates at age 50 and above, and because women tend to marry men who are older than they are.

Table 2.3 Marital status of the household population								
Percent distribution of the household population age 6 and above by marital status, according to age, residence, and sex, Maharashtra, 1999								
Age	Marital status							Total percent
	Never married	Currently married	Married, <i>gauna</i> not performed	Widowed	Divorced	Separated	Deserted	
URBAN								
Male								
6–12	99.9	0.1	0.0	0.0	0.0	0.0	0.0	100.0
13–14	100.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
15–19	97.6	2.4	0.0	0.0	0.0	0.0	0.0	100.0
20–24	75.1	24.5	0.0	0.4	0.0	0.0	0.0	100.0
25–29	36.0	63.3	0.0	0.2	0.1	0.2	0.2	100.0
30–49	4.8	93.3	0.0	1.2	0.1	0.3	0.4	100.0
50+	1.1	89.7	0.0	8.8	0.0	0.2	0.2	100.0
Total	48.4	49.6	0.0	1.7	0.0	0.1	0.1	100.0
Female								
6–12	99.9	0.1	0.0	0.0	0.0	0.0	0.0	100.0
13–14	98.7	1.3	0.0	0.0	0.0	0.0	0.0	100.0
15–19	80.3	18.9	0.5	0.0	0.2	0.1	0.0	100.0
20–24	35.3	62.7	0.2	0.3	0.8	0.0	0.7	100.0
25–29	10.4	85.0	0.0	2.2	1.0	1.1	0.3	100.0
30–49	2.2	86.3	0.1	8.6	1.1	0.9	0.9	100.0
50+	0.9	51.9	0.0	45.9	0.5	0.2	0.4	100.0
Total	36.8	51.6	0.1	10.0	0.6	0.4	0.4	100.0

Table 2.3 Marital status of the household population

Percent distribution of the household population age 6 and above by marital status, according to age, residence, and sex, Maharashtra, 1999

Age	Marital status							Total percent
	Never married	Currently married	Married, <i>gauna</i> not performed	Widowed	Divorced	Separated	Deserted	
RURAL								
Male								
6-12	99.8	0.2	0.0	0.0	0.0	0.0	0.0	100.0
13-14	99.3	0.7	0.0	0.0	0.0	0.0	0.0	100.0
15-19	97.2	2.6	0.0	0.0	0.0	0.0	0.2	100.0
20-24	69.7	29.6	0.0	0.0	0.0	0.4	0.2	100.0
25-29	25.5	74.0	0.0	0.0	0.3	0.0	0.2	100.0
30-49	1.3	97.5	0.0	0.9	0.1	0.1	0.1	100.0
50+	0.1	89.5	0.0	9.8	0.1	0.0	0.5	100.0
Total	46.7	51.1	0.0	1.9	0.1	0.1	0.2	100.0
Female								
6-12	99.5	0.5	0.0	0.0	0.0	0.0	0.0	100.0
13-14	96.2	3.8	0.0	0.0	0.0	0.0	0.0	100.0
15-19	63.1	34.7	1.1	0.3	0.6	0.0	0.2	100.0
20-24	9.2	87.3	0.2	0.9	1.5	0.4	0.4	100.0
25-29	2.5	93.1	0.0	2.1	1.1	0.6	0.6	100.0
30-49	0.6	88.3	0.1	8.1	0.9	0.9	1.1	100.0
50+	0.1	52.1	0.0	46.6	0.1	0.2	0.8	100.0
Total	33.4	54.0	0.2	11.0	0.6	0.4	0.6	100.0
TOTAL								
Male								
6-12	99.9	0.1	0.0	0.0	0.0	0.0	0.0	100.0
13-14	99.6	0.4	0.0	0.0	0.0	0.0	0.0	100.0
15-19	97.4	2.5	0.0	0.0	0.0	0.0	0.1	100.0
20-24	72.4	27.0	0.0	0.2	0.0	0.2	0.1	100.0
25-29	31.1	68.3	0.0	0.1	0.1	0.1	0.2	100.0
30-49	2.9	95.6	0.0	1.0	0.1	0.2	0.2	100.0
50+	0.5	89.6	0.0	9.4	0.1	0.1	0.4	100.0
Total	47.5	50.4	0.0	1.8	0.0	0.1	0.2	100.0
Female								
6-12	99.6	0.4	0.0	0.0	0.0	0.0	0.0	100.0
13-14	97.2	2.8	0.0	0.0	0.0	0.0	0.0	100.0
15-19	70.4	28.0	0.8	0.2	0.4	0.0	0.1	100.0
20-24	22.1	75.1	0.2	0.6	1.2	0.2	0.5	100.0
25-29	6.0	89.5	0.0	2.1	1.0	0.8	0.5	100.0
30-49	1.3	87.4	0.1	8.4	1.0	0.9	1.0	100.0
50+	0.4	52.0	0.0	46.4	0.3	0.2	0.7	100.0
Total	34.8	53.0	0.1	10.6	0.6	0.4	0.5	100.0
<p>Note: Table is based on the <i>de facto</i> population, i.e., persons who stayed in the household the night before the interview (including both usual residents and visitors). The marital status distribution for females by age cannot be directly compared with the published distribution for NFHS-1 because the ages in the current table are based entirely on the reports of the household respondents, whereas in NFHS-1 the ages of ever-married women age 13-49 were taken from the Woman's Questionnaire.</p>								

Also of interest is the proportion of persons who marry young. At age 15–19, the proportions ever married are 3 percent for males and 30 percent for females (2 percent for males and 20 percent for females in urban areas, and 3 percent for males and 37 percent for females in rural areas). By age 25–29, 94 percent of women have ever been married (90 percent in urban areas and 97 percent in rural areas). Only 69 percent of males in this age group have ever been married (64 percent in urban areas and 75 percent in rural areas). Overall, the table shows that women in Maharashtra marry at much younger ages than men, and that both men and women marry at younger ages in rural areas than in urban areas.

Table 2.4 shows estimates of the singulate mean age at marriage (SMAM), which can be calculated from age-specific proportions single in a census or household survey. SMAM is calculated from the *de jure* population in NFHS-2 in order to arrive at estimates that are more comparable to those derived from the censuses, which are modified *de jure* counts. According to the SMAM measure, men in Maharashtra tend to marry women who are 5.5 years younger than themselves. The census and NFHS-2 data indicate that the age at marriage has been rising for both men and women, but slightly faster for women than for men. There has been, however, only a small increase of about six months in the age at marriage in the six years between NFHS-1 and NFHS-2. Marriage ages in NFHS-2 are higher in urban areas than in rural areas, with urban men and women marrying 2–3 years later than their rural counterparts. As estimated from NFHS-2,

Table 2.4 Singulate mean age at marriage			
Singulate mean age at marriage by sex from selected sources, Maharashtra, 1961–1999			
Source	Singulate mean age at marriage (SMAM)		
	Male	Female	Difference
1961 Census	22.6	15.8	6.8
1971 Census	23.8	17.6	6.2
1981 Census	24.4	18.8	5.6
1991 Census	24.8	19.7	5.1
1992–93 NFHS-1			
Urban	25.8	21.0	4.8
Rural	24.1	17.9	6.2
Total	24.9	19.3	5.6
1999 NFHS-2			
Urban	26.0	21.3	4.7
Rural	24.6	18.6	6.1
Total	25.3	19.8	5.5

Note: Table is based on the *de jure* population. The male SMAM minus the female SMAM may not correspond exactly to the difference in SMAM due to rounding.

the SMAM for females in Maharashtra is 19.8 (21.3 in urban areas and 18.6 in rural areas), while for males it is 25.3 (26.0 in urban areas and 24.6 in rural areas). The SMAM values for males and females in Maharashtra are only slightly higher than those in India as a whole.

2.3 Household Composition

Table 2.5 shows the percent distribution of households by various characteristics of the household head (sex, age, religion, and caste/tribe), as well as by household type and the number

Table 2.5 Household characteristics

Percent distribution of households by selected characteristics of the household head, household type, and household size, according to residence, Maharashtra, 1999

Characteristic	Residence					
	Urban	Rural	Total	Mumbai		
				Slum	Non-slum	Total
Sex of household head						
Male	89.2	91.7	90.6	90.3	89.5	89.9
Female	10.8	8.3	9.4	9.7	10.5	10.1
Age of household head						
< 30	12.1	10.3	11.1	15.7	5.9	11.2
30–44	39.6	43.2	41.7	44.9	32.7	39.3
45–59	31.9	26.3	28.7	28.2	39.1	33.2
60+	16.4	20.1	18.5	11.2	22.4	16.3
Median age	44.2	42.7	43.2	40.5	49.2	44.7
Religion of household head						
Hindu	68.4	88.3	79.7	61.8	76.6	68.6
Muslim	17.7	3.7	9.8	30.0	7.3	19.6
Christian	2.7	0.3	1.3	4.3	3.9	4.1
Sikh	0.4	0.0	0.2	0.1	0.7	0.4
Buddhist/Neo-Buddhist	8.6	6.0	7.1	3.6	2.6	3.1
Jain	1.7	1.1	1.4	0.2	7.9	3.7
Zoroastian/Parsi	0.1	0.0	0.1	0.0	0.9	0.4
No religion	0.1	0.1	0.1	0.0	0.0	0.0
Other	0.4	0.5	0.4	0.1	0.2	0.1
Caste/tribe of household head						
Scheduled caste	16.6	10.9	13.4	11.4	6.3	9.1
Scheduled tribe	6.2	13.2	10.2	2.2	1.7	2.0
Other backward class	19.3	25.2	22.6	14.0	11.5	12.8
Other	57.8	49.9	53.3	72.3	80.1	75.9
Don't know/missing	0.1	0.8	0.5	0.2	0.4	0.2
Household type						
Nuclear household	56.4	54.3	55.2	54.8	59.4	56.9
Non-nuclear household	43.6	45.7	44.8	45.1	40.6	43.1
No <i>de jure</i> members	0.0	0.0	0.0	0.1	0.0	0.0
Number of usual members						
0	0.0	0.0	0.0	0.1	0.0	0.0
1	2.8	2.7	2.7	3.0	4.3	3.6
2	7.1	8.1	7.7	6.9	7.8	7.3
3	13.6	11.1	12.2	12.6	14.9	13.7
4	22.1	18.6	20.1	20.5	24.0	22.1
5	21.0	21.5	21.3	19.5	22.9	21.1
6	13.7	16.4	15.2	14.8	13.5	14.2
7	7.6	9.5	8.7	8.7	5.0	7.0
8	4.7	5.2	5.0	5.7	3.2	4.5
9+	7.4	6.9	7.1	8.2	4.4	6.5
Mean household size	5.1	5.2	5.1	5.2	4.6	4.9
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Number of households	2,532	3,298	5,830	468	395	862

Note: Table is based on the *de jure* population.

of usual household members, according to residence. The table is based on the *de jure* population because household type and the number of usual household members pertain to the usual-resident population. The table shows that 9 out of 10 household heads are male. There are more female-headed households in urban areas (11 percent) than in rural areas (8 percent). Ten percent of household heads in Mumbai are female.

The median age of household heads is 43 years. It is slightly higher in urban areas than in rural areas. The median age is 45 years in Mumbai as a whole, 41 years in the slum areas of Mumbai, and 49 years in non-slum areas of Mumbai. Seven out of every 10 household heads are age 30–59 and only 11 percent are less than age 30. Eighty percent of household heads in Maharashtra are Hindu, 10 percent are Muslim, 7 percent are Buddhist or Neo-Buddhist, and the remaining 3 percent belong to Jain, Christian, and other religions. Muslims constitute 18 percent of urban households, but only 4 percent of rural households. The proportion of Muslim household heads is much higher in the slum areas of Mumbai (30 percent) than in the non-slum areas of Mumbai (7 percent). On the other hand, the proportion of Jain household heads is much lower in slum areas of Mumbai (0.2 percent) than in the non-slum areas of Mumbai (8 percent). Thirteen percent of household heads in Maharashtra belong to scheduled castes, 10 percent to scheduled tribes, and 23 percent to other backward classes (OBC¹). The proportion of household heads belonging to any of these three disadvantaged groups is 42 percent in urban areas and 49 percent in rural areas, but it is only 24 percent in Mumbai. It is 28 percent in slum areas and 20 percent in non-slum areas of Mumbai. The proportion of household heads belonging to scheduled castes is higher in urban areas (17 percent) than in rural areas (11 percent), but the proportion belonging to scheduled tribes or other backward classes is lower in urban areas (6 and 19 percent, respectively) than in rural areas (13 and 25 percent, respectively). Over half of all households (55 percent) are nuclear family households (consisting of an unmarried adult living alone or a married person or couple and their unmarried children, if any). Nuclear households are somewhat more common in urban areas than in rural areas, and more common in non-slum areas of Mumbai than in slum areas. The average household size is 5.1 persons (5.2 in rural areas and 5.1 in urban areas). The average household size is slightly higher in slum areas (5.2) than in non-slum areas (4.6) of Mumbai.

2.4 Educational Level

The level of education of household members may affect reproductive behaviour, contraceptive use, the health of children, and proper hygienic practices. Table 2.6 shows the percent distribution of the *de facto* household population by literacy and educational level, according to age, residence, and sex. (This table and all subsequent tables and figures in this report are based on the *de facto* sample, unless otherwise specified.)

In Maharashtra, 39 percent of females and 17 percent of males age six and above are illiterate. Comparable figures from NFHS-1 are 44 percent of females and 21 percent of males, indicating a considerable increase in literacy in only six years between the two surveys, but the literacy gap between males and females has remained almost unchanged. Even in the younger cohort (age 15–19), there is still a gap of 9 percentage points, although the gap at that age has decreased from 18 percentage points in NFHS-1. NFHS-2 estimates of the literacy rate (83

¹Other backward classes are castes and communities that have been designated by the Government of India as socially and educationally backward and in need of special protection from social injustice.

Table 2.6 Educational level of the household population

Percent distribution of the household population age 6 and above by literacy and level of education, and median number of completed years of schooling, according to age, residence, and sex, Maharashtra, 1999

Age	Educational level ¹						Total percent	Number of persons	Median number of years of schooling
	Illiterate	Literate, < primary school complete	Primary school complete	Middle school complete	High school complete	Higher secondary complete and above			
URBAN									
Male									
6-9	8.6	91.0	0.4	0.0	0.0	0.0	100.0	481	2.3
10-14	4.4	27.8	52.1	15.5	0.2	0.0	100.0	730	5.9
15-19	6.5	5.7	16.6	36.9	24.1	10.4	100.0	796	9.4
20-29	6.9	6.0	13.4	20.1	18.8	34.7	100.0	1,386	10.3
30-39	12.8	7.6	17.3	16.8	18.2	27.4	100.0	926	9.6
40-49	13.7	8.9	15.0	15.4	22.7	24.3	100.0	721	9.7
50+	21.5	18.3	16.0	6.3	20.7	17.3	100.0	854	7.4
Total	10.5	18.0	18.8	17.1	16.3	19.4	100.0	5,894	8.5
Female									
6-9	12.7	86.9	0.4	0.0	0.0	0.0	100.0	484	2.1
10-14	5.7	25.8	48.4	19.7	0.4	0.0	100.0	607	6.1
15-19	8.7	4.5	16.6	33.5	24.2	12.5	100.0	639	9.5
20-29	18.9	5.9	17.9	13.2	16.0	28.1	100.0	1,241	9.3
30-39	30.7	7.9	19.8	12.2	15.2	14.3	100.0	883	7.3
40-49	31.9	9.3	18.7	8.1	19.6	12.4	100.0	569	7.0
50+	56.5	14.5	12.9	3.0	7.5	5.6	100.0	840	0.0
Total	24.9	17.6	19.3	12.9	12.6	12.8	100.0	5,262	6.5
Total									
6-9	10.7	88.9	0.4	0.0	0.0	0.0	100.0	965	2.2
10-14	5.0	26.9	50.5	17.4	0.3	0.0	100.0	1,337	6.0
15-19	7.5	5.1	16.6	35.4	24.1	11.3	100.0	1,435	9.4
20-29	12.6	6.0	15.5	16.9	17.4	31.6	100.0	2,627	9.9
30-39	21.5	7.7	18.5	14.5	16.7	21.0	100.0	1,809	8.4
40-49	21.7	9.1	16.7	12.2	21.3	19.1	100.0	1,289	8.5
50+	38.9	16.4	14.4	4.7	14.1	11.5	100.0	1,693	4.5
Total	17.3	17.8	19.0	15.1	14.6	16.2	100.0	11,156	7.6

percent for males and 61 percent for females) are lower than the provisional Census 2001 estimates (86 percent for males and 68 percent for females) (Office of the Registrar General and Census Commissioner, 2001). The difference in the two sets of estimates could be due to the fact that NFHS-2 estimates refer to an earlier date. Moreover, NFHS-2 estimates refer to the population age 6 and above whereas the 2001 Census estimates refer to age seven and above. According to both NFHS-2 and the 2001 Census, among the major states, Maharashtra is second only to Kerala in terms of the literacy rate.

Table 2.6 Educational level of the household population (contd.)

Percent distribution of the household population age 6 and above by literacy and level of education, and median number of completed years of schooling, according to age, residence, and sex, Maharashtra, 1999

Age	Educational level ¹						Total percent	Number of persons	Median number of years of schooling
	Illiterate	Literate, < primary school complete	Primary school complete	Middle school complete	High school complete	Higher secondary complete and above			
RURAL									
Male									
6-9	25.7	72.7	1.6	0.0	0.0	0.0	100.0	858	2.0
10-14	7.2	33.9	46.0	12.9	0.0	0.0	100.0	1,167	5.6
15-19	12.1	5.7	13.9	44.8	19.3	4.1	100.0	803	9.2
20-29	14.6	9.4	14.8	21.1	17.0	23.1	100.0	1,290	9.4
30-39	26.5	12.5	17.5	16.1	12.5	14.9	100.0	1,220	7.3
40-49	27.2	14.2	19.6	12.8	16.7	9.5	100.0	798	6.9
50+	43.3	27.8	15.5	3.2	6.8	3.3	100.0	1,284	3.6
Total	22.7	24.4	19.2	15.1	10.1	8.5	100.0	7,422	5.6
Female									
6-9	30.1	69.7	0.2	0.0	0.0	0.0	100.0	783	1.9
10-14	12.1	28.7	49.1	10.1	0.0	0.0	100.0	1,049	5.5
15-19	25.0	6.8	17.0	30.1	15.4	5.8	100.0	878	8.1
20-29	43.0	9.1	18.4	14.4	7.8	7.3	100.0	1,411	4.8
30-39	59.3	11.2	15.0	6.7	4.8	3.0	100.0	1,170	0.0
40-49	67.2	13.9	11.9	2.7	2.9	1.5	100.0	722	0.0
50+	88.0	6.8	3.7	0.7	0.6	0.2	100.0	1,353	0.0
Total	48.3	18.4	16.8	9.2	4.5	2.7	100.0	7,368	2.3
Total									
6-9	27.8	71.2	0.9	0.0	0.0	0.0	100.0	1,641	2.0
10-14	9.5	31.4	47.5	11.6	0.0	0.0	100.0	2,216	5.5
15-19	18.8	6.3	15.5	37.1	17.3	5.0	100.0	1,681	9.0
20-29	29.4	9.2	16.7	17.6	12.2	14.9	100.0	2,701	7.4
30-39	42.6	11.8	16.3	11.5	8.7	9.1	100.0	2,389	4.5
40-49	46.2	14.0	15.9	8.0	10.1	5.7	100.0	1,520	3.6
50+	66.2	17.0	9.5	1.9	3.6	1.7	100.0	2,637	0.0
Total	35.5	21.4	18.0	12.2	7.3	5.6	100.0	14,789	4.3

Improvements in educational attainment over time can also be seen by examining the differences in educational levels by age.² For example, among the population age 50 and above 35 percent males and 76 percent females are illiterate, but among the population age 10-14 only 6 percent males and only 10 percent females are illiterate. The proportion of males completing at least high school rises from 21 percent at age 50 and above to 47 percent at age 20-29. For females, the proportion completing at least high school is only 6 percent at age 50 and above but reaches a level of 29 percent at ages 20-29.

²Although the number of years of education at each level (primary school, middle school, secondary school, and higher secondary school) is different in different states, to facilitate comparisons of educational attainment among states, the NFHS-2 tabulations use the same levels in all states (five years of primary school, three years of middle school, two years of secondary school, and two years of higher secondary school). In NFHS-1, tabulations followed the actual educational system in Maharashtra (four years of primary school, three years of middle school, three years of secondary school, and two years of higher secondary school), so that the educational levels in the NFHS-1 and NFHS-2 published tables are not strictly comparable.

Table 2.6 Educational level of the household population (contd.)

Percent distribution of the household population age 6 and above by literacy and level of education, and median number of completed years of schooling, according to age, residence, and sex, Maharashtra, 1999

Age	Educational level ¹						Total percent	Number of persons	Median number of years of schooling
	Illiterate	Literate, < primary school complete	Primary school complete	Middle school complete	High school complete	Higher secondary complete and above			
TOTAL									
Male									
6-9	19.6	79.2	1.2	0.0	0.0	0.0	100.0	1,339	2.1
10-14	6.1	31.6	48.3	13.9	0.1	0.0	100.0	1,897	5.7
15-19	9.3	5.7	15.3	40.9	21.7	7.2	100.0	1,599	9.3
20-29	10.6	7.6	14.1	20.6	17.9	29.1	100.0	2,676	9.8
30-39	20.6	10.4	17.4	16.4	15.0	20.3	100.0	2,146	8.3
40-49	20.8	11.7	17.4	14.1	19.5	16.5	100.0	1,519	8.1
50+	34.6	24.0	15.7	4.4	12.4	8.9	100.0	2,137	4.5
Total	17.3	21.6	19.0	16.0	12.8	13.3	100.0	13,316	7.1
Female									
6-9	23.5	76.2	0.3	0.0	0.0	0.0	100.0	1,267	2.0
10-14	9.8	27.6	48.9	13.6	0.1	0.0	100.0	1,656	5.7
15-19	18.1	5.8	16.9	31.5	19.1	8.6	100.0	1,517	9.0
20-29	31.7	7.6	18.1	13.9	11.6	17.0	100.0	2,652	7.3
30-39	47.0	9.8	17.1	9.1	9.3	7.8	100.0	2,053	3.9
40-49	51.6	11.9	14.9	5.0	10.3	6.3	100.0	1,290	2.1
50+	75.9	9.8	7.2	1.6	3.2	2.3	100.0	2,193	0.0
Total	38.6	18.1	17.8	10.8	7.9	6.9	100.0	12,630	4.1
Total									
6-9	21.5	77.8	0.7	0.0	0.0	0.0	100.0	2,605	2.1
10-14	7.8	29.7	48.6	13.8	0.1	0.0	100.0	3,553	5.7
15-19	13.6	5.7	16.0	36.3	20.4	7.9	100.0	3,116	9.2
20-29	21.1	7.6	16.1	17.2	14.8	23.1	100.0	5,328	9.0
30-39	33.5	10.1	17.2	12.8	12.2	14.2	100.0	4,199	6.5
40-49	35.0	11.8	16.3	9.9	15.3	11.8	100.0	2,809	5.8
50+	55.5	16.8	11.4	3.0	7.7	5.5	100.0	4,330	0.0
Total	27.7	19.9	18.4	13.4	10.4	10.2	100.0	25,945	5.5

Note: This table and all subsequent tables (unless otherwise indicated) are based on the *de facto* population. Illiterate persons may have been to school, but they cannot read and write. Total includes 3 males and 1 female from rural areas with missing information on age, who are not shown separately.

¹In this report, 'primary school complete' means 5-7 completed years of education, 'middle school complete' means 8-9 completed years of education, 'high school complete' means 10-11 completed years of education, and 'higher secondary complete and above' means 12 or more completed years of education.

A higher percentage of males than of females have completed each level of schooling. The median number of years of schooling is 7.1 for males and 4.1 for females. The corresponding values in NFHS-1 were 5.9 for males and 2.6 for females, indicating a substantial increase in the completed years of schooling in the state between the two surveys.

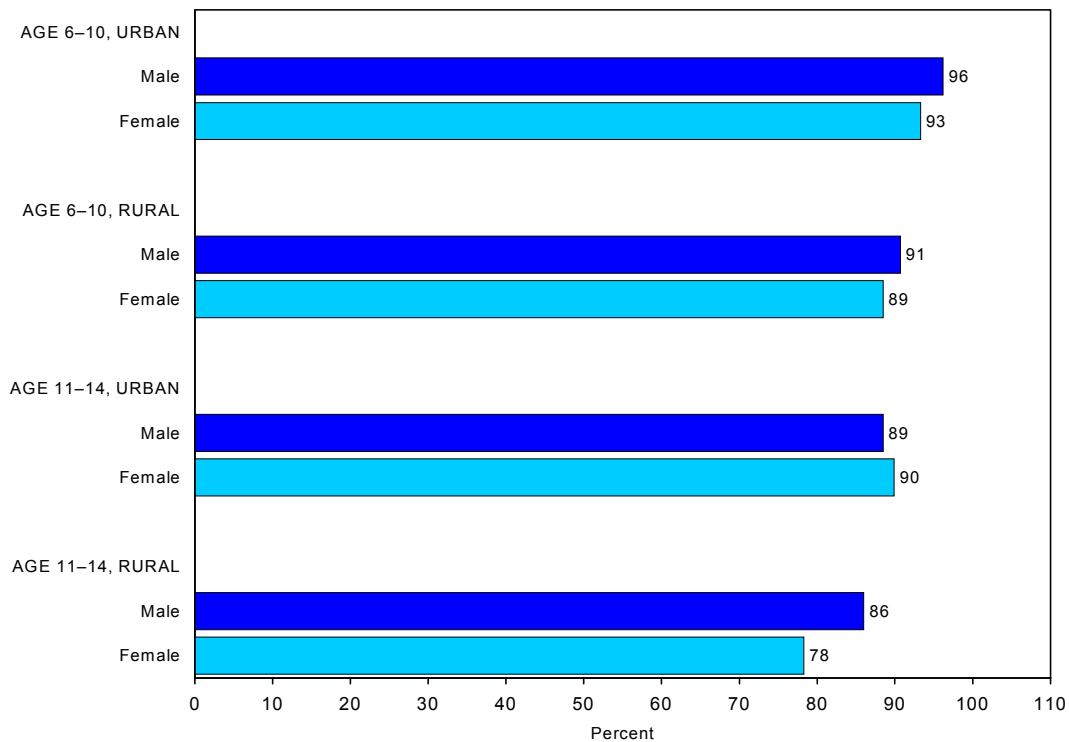
Education levels are much higher in urban areas than in rural areas. The proportion illiterate is about twice as high for rural females (48 percent) and males (23 percent) as for urban females (25 percent) and males (11 percent).

Table 2.7 School attendance						
Percentage of the household population age 6–17 years attending school by age, residence and sex, Maharashtra, 1999						
Age	Residence					
	Urban	Rural	Total	Mumbai		
				Slum	Non-slum	Total
MALE						
6–10	96.2	90.7	92.7	95.3	99.0	96.6
11–14	88.5	86.0	87.0	87.0	96.4	90.7
15–17	70.1	59.9	64.6	55.7	87.7	66.4
6–14	92.7	88.7	90.2	91.8	97.8	94.0
6–17	86.3	82.6	84.1	81.8	95.3	86.7
FEMALE						
6–10	93.3	88.5	90.3	90.8	98.1	93.0
11–14	89.9	78.3	82.5	86.2	96.5	90.6
15–17	64.0	46.5	54.0	51.4	87.2	68.5
6–14	91.8	83.9	86.9	89.0	97.2	91.9
6–17	84.6	75.7	79.1	80.7	94.1	85.9
TOTAL						
6–10	94.8	89.6	91.6	93.1	98.6	94.9
11–14	89.2	82.3	84.9	86.6	96.5	90.6
15–17	67.3	53.3	59.6	54.0	87.4	67.3
6–14	92.3	86.4	88.6	90.5	97.5	93.0
6–17	85.5	79.3	81.8	81.3	94.7	86.3

Table 2.7 and Figure 2.2 show school attendance rates for the school-age household population by age, sex, and residence. In Maharashtra as a whole, 89 percent of children age 6–14 are attending school, up from 82 percent in NFHS-1. The attendance rate drops off sharply (to 60 percent) at age 15–17. For the age group 6–17, the attendance rate is 84 percent for males, 79 percent for females, and 82 percent for the state as a whole. Overall, attendance rates for both males and females are higher in urban areas than in rural areas. Attendance rates for males are higher than those for females at all ages. Dropout rates are much higher in rural areas than in urban areas and much higher for females than for males.

Table 2.8 shows reasons for children never attending school or not currently attending school (for those who have dropped out of school), as reported by the respondent to the Household Questionnaire. For boys, the main reasons for never attending school are that they are not interested in studies and that school costs too much. For girls, the main reasons for never attending school are that school costs too much, they are required for household work, and they are not interested in studies. For about one-third of urban males who never attended school, the main reason given is that they are not interested in studies. For one out of every five girls who never attended school, the main reasons for never attending school are that they are required for household work or they are required for care of siblings. Reasons pertaining to lack of access to school facilities (such as, the school is too far, transport is not available, and there is no facility) are rarely mentioned. For a considerable proportion of children (36 percent for boys and 28 percent for girls), reasons other than those listed in the table are mentioned as the main reason for never attending school.

Figure 2.2
School Attendance by Age, Sex, and Residence



NFHS-2, Maharashtra, 1999

For children who used to attend school, but have dropped out, the main reason for not currently attending school is that the child is not interested in studies (40 percent for boys and 22 percent for girls). Other important reasons are that the children are required for household work, they are required for outside work for payment in cash or kind, school costs too much, and they have had repeated failures. As expected, the need for children for doing household work is cited much more often for girls (13 percent) than for boys (6 percent). One out of six girls are not currently attending school because they are required for household work or for care of siblings. The need for children to work on the family farm or in a family business and to work outside for payment in cash or kind are mentioned much more often for boys (19 percent) than for girls (8 percent) as main reasons for dropping out of school. Some girls (11 percent) dropped out of school because they got married. Surprisingly there is not much difference in the percentage of urban (9 percent) and rural (11 percent) girls for whom this reason was reported. The reason that further education is not considered necessary is reported for a very small percentage of both males and females (less than 2 percent).

Table 2.8 Reasons for children not attending school

Percent distribution of children age 6–17 years who never attended school by the main reason for never attending school and percent distribution of children age 6–17 years who have dropped out of school by the main reason for not currently attending school, according to residence and sex, Maharashtra, 1999

Reason	Urban		Rural		Total	
	Male	Female	Male	Female	Male	Female
Main reason for never attending school¹						
School too far away	5.4	8.0	2.0	1.6	2.8	2.9
Transport not available	0.0	0.0	0.0	0.5	0.0	0.4
Education not considered necessary	3.1	8.1	5.2	6.1	4.7	6.5
Required for household work	7.9	10.1	6.0	16.1	6.4	14.9
Required for work on farm/family business	0.0	0.0	6.6	3.0	5.0	2.4
Required for outside work for payment in cash or kind	3.0	10.0	6.8	1.1	5.9	2.9
Costs too much	13.3	14.6	9.7	17.3	10.6	16.8
No proper school facilities for girls	0.0	2.0	0.0	0.0	0.0	0.4
Required for care of siblings	0.6	2.0	0.9	7.8	0.8	6.6
Not interested in studies	32.5	11.1	21.1	11.0	23.9	11.0
Other	28.4	26.4	38.9	28.4	36.3	28.0
Don't know/missing	5.8	7.7	2.9	7.1	3.6	7.2
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Number of children	57	69	173	275	231	344
Main reason for not currently attending school²						
School too far away	0.8	1.1	3.6	9.3	2.5	6.4
Transport not available	0.0	0.0	2.5	1.0	1.5	0.7
Further education not considered necessary	0.2	2.9	1.7	1.0	1.1	1.7
Required for household work	5.4	10.8	6.2	14.2	5.9	13.0
Required for work on farm/family business	2.6	0.0	7.8	2.8	5.8	1.8
Required for outside work for payment in cash or kind	10.4	3.6	15.2	7.1	13.4	5.9
Costs too much	6.9	9.5	6.9	7.7	6.9	8.4
No proper school facilities for girls	0.0	0.0	0.0	3.6	0.0	2.3
Required for care of siblings	0.0	0.9	0.0	5.6	0.0	4.0
Not interested in studies	46.3	27.5	35.5	18.4	39.7	21.6
Repeated failures	9.7	9.9	13.3	6.6	11.9	7.7
Got married	0.0	9.1	0.0	11.3	0.0	10.5
Other	4.9	10.6	5.0	5.7	5.0	7.4
Don't know/missing	12.8	14.0	2.2	5.7	6.4	8.6
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Number of children	173	159	271	295	443	454
¹ For children who never attended school						
² For children who have dropped out of school						

2.5 Housing Characteristics

Table 2.9 provides information on housing characteristics by residence. Eighty-two percent of households in Maharashtra have electricity (up from 74 percent in NFHS-1). The proportion of households with electricity is 96 percent in urban areas and 71 percent in rural areas. Almost all households in Mumbai have electricity. Even in slum areas of Mumbai, 99 percent of households are electrified.

Water sources and sanitation facilities may have an important influence on the health of household members, especially children. NFHS-1 and NFHS-2 included questions on sources of drinking water and types of sanitation facilities. NFHS-2 found that 68 percent of households in Maharashtra use piped drinking water (almost unchanged from 69 percent in NFHS-1), 14 percent drink water from hand pumps, and 16 percent drink water from wells. Compared to the case of electricity, there are sharper urban-rural differences in sources of drinking water. The proportion of households with piped drinking water is 95 percent in urban areas but only 47

Table 2.9 Housing characteristics

Percent distribution of households by housing characteristics, according to residence, Maharashtra, 1999

Housing characteristic	Residence					
	Urban	Rural	Total	Mumbai		
				Slum	Non-slum	Total
Electricity						
Yes	96.1	71.4	82.1	99.2	99.8	99.5
No	3.9	28.6	17.9	0.8	0.2	0.5
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Source of drinking water						
Piped into residence/yard/plot	68.9	22.5	42.6	58.9	93.5	74.7
Public tap	26.2	24.8	25.4	40.5	6.3	24.9
Hand pump	1.9	23.0	13.8	0.2	0.1	0.2
Well water	2.3	26.1	15.8	0.3	0.0	0.2
Surface water	0.0	2.9	1.7	0.0	0.0	0.0
Other	0.7	0.8	0.7	0.0	0.2	0.1
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Time to get drinking water						
Percentage < 15 minutes	91.0	60.1	73.5	90.0	99.2	94.2
Median time (minutes)	0.0	9.3	4.0	0.0	0.0	0.0
Method of drinking water purification¹						
Strains water by cloth	46.5	35.8	40.5	55.2	54.1	54.7
Uses alum	2.4	1.8	2.0	0.5	0.3	0.4
Uses water filter	13.6	7.7	10.3	3.7	18.0	10.2
Boils water	11.7	4.9	7.9	10.6	27.3	18.2
Uses electronic purifier	1.3	0.2	0.7	0.3	5.0	2.5
Uses other method	1.1	3.4	2.4	0.3	0.3	0.3
Does not purify water	34.7	51.1	44.0	38.1	14.2	27.1
Sanitation facility						
Own flush toilet	35.5	8.1	20.0	7.6	55.3	29.4
Shared flush toilet	7.7	0.9	3.9	7.5	24.3	15.2
Public flush toilet	38.9	1.7	17.9	80.4	20.0	52.8
Pit toilet/latrine	4.3	4.0	4.1	0.1	0.2	0.1
Other	0.0	0.2	0.1	0.0	0.0	0.0
No facility	13.6	85.0	54.0	4.4	0.2	2.5
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Main type of fuel used for cooking						
Wood	10.7	68.5	43.4	0.1	0.1	0.1
Crop residues	0.7	12.6	7.5	0.0	0.0	0.0
Dung cakes	0.0	1.8	1.0	0.0	0.1	0.0
Coal/coke/lignite/charcoal	0.3	0.1	0.2	0.2	0.0	0.1
Kerosene	36.0	6.3	19.2	61.2	13.7	39.5
Electricity	0.4	0.5	0.4	0.0	0.2	0.1
Liquid petroleum gas	51.2	9.1	27.4	36.9	84.9	58.9
Biogas	0.1	0.9	0.6	0.1	0.1	0.1
Other	0.6	0.1	0.3	1.4	0.9	1.2
Total percent	100.0	100.0	100.0	100.0	100.0	100.0

Contd...

Table 2.9 Housing characteristics (contd.)

Percent distribution of households by housing characteristics, according to residence, Maharashtra, 1999

Housing characteristic	Residence					
	Urban	Rural	Total	Mumbai		
				Slum	Non-slum	Total
Type of house						
<i>Kachha</i>	16.3	68.9	46.0	4.0	1.4	2.8
<i>Semi-pucca</i>	30.4	21.4	25.3	44.5	21.7	34.1
<i>Pucca</i>	52.9	9.5	28.3	51.2	76.4	62.8
Missing	0.4	0.2	0.3	0.3	0.4	0.4
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Persons per room						
< 3	55.8	53.9	54.7	26.6	64.5	43.9
3–4	25.6	27.1	26.4	34.0	19.9	27.6
5–6	12.9	13.9	13.5	26.4	12.6	20.1
7+	5.6	5.1	5.3	12.8	3.0	8.3
Don't know/missing	0.1	0.0	0.1	0.2	0.0	0.1
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Mean number of persons per room	3.0	3.0	3.0	4.2	2.6	3.5
Number of households	2,532	3,298	5,830	468	395	862

¹Totals add to more than 100.0 because households may use more than one method of purification.

percent in rural areas. Almost all households in Mumbai use piped drinking water, but the main difference is that 41 percent of households in slum areas get drinking water from a public tap, whereas 94 percent of households in non-slum areas have drinking water piped into their residence/yard/plot. Most households have fairly easy access to drinking water. Seventy-four percent of households in Maharashtra (91 percent in urban areas and 60 percent in rural areas) either have a source of drinking water in their residence/yard/plot or take less than 15 minutes to get drinking water, including the time to go to the source, get water, and come back. The median time to get drinking water is nine minutes in rural areas, whereas in urban areas including Mumbai, the majority of households use drinking water that is piped into their residence, yard, or plot. More than half of households (56 percent) purify their drinking water (65 percent in urban areas and 49 percent in rural areas). Forty-one percent of households strain their drinking water by cloth, 10 percent use a water filter, and 8 percent boil their water. Less than 1 percent of households use an electronic purifier. About three out of four households (73 percent) in Mumbai purify their drinking water. Even in the slum areas of Mumbai, 62 percent of households drink purified water. As expected, use of water filters and electronic water purifiers is more common in non-slum areas of Mumbai (23 percent) than in slum areas (4 percent). Households in non-slum areas are also more likely to boil water before drinking (27 percent) than households in slum areas (11 percent). Thirty-eight percent of households in slum areas do not purify their water before drinking, compared with only 14 percent in non-slum areas.

Regarding sanitation facilities, only 42 percent of households have a flush toilet (using either piped water or water from a bucket for flushing), up from 35 percent in NFHS-1; 4 percent have a pit toilet or latrine; and 54 percent have no toilet facility (an improvement from 59 percent in NFHS-1). Again, there are large urban-rural differences: 82 percent of urban households have a flush toilet, whereas 85 percent of rural households have no toilet facility at all. In NFHS-1, 90 percent of rural households did not have a toilet facility. Ninety-seven percent

of households in Mumbai as a whole and 96 percent in slum areas of Mumbai have access to a flush toilet facility. The main difference, however, is that 80 percent of households in slum areas use a public flush toilet, compared with only 20 percent of households in non-slum areas. Only 8 percent of households in slum areas have their own flush toilet, compared with 55 percent of households in non-slum areas.

Several types of fuel are used for cooking in Maharashtra, with wood as the most common type. In the state as a whole, 43 percent of households rely mainly on wood, 27 percent on liquid petroleum gas, 19 percent on kerosene, and 8 percent on crop residues. Again there are large urban-rural differences. Eighty-seven percent of urban households rely mainly on liquid petroleum gas or kerosene, whereas 83 percent of rural households rely mainly on wood, crop residues, or dung cakes. Most households in Mumbai rely on liquid petroleum gas (59 percent) or kerosene (40 percent) as the main fuel for cooking. Households in slum areas of Mumbai rely more heavily on kerosene (61 percent), whereas households in non-slum areas rely more heavily on liquid petroleum gas (85 percent).

Regarding type of house construction, 46 percent of households in Maharashtra live in houses that are *kachha* (made with mud, thatch, or other low-quality materials), 25 percent live in semi-*pucca* houses (using partly low-quality and partly high-quality materials), and 28 percent live in *pucca* houses (made with high-quality materials throughout, including the roof, walls, and floor). Fifty-three percent of households in urban areas live in *pucca* houses, compared with only 10 percent of households in rural areas. Sixty-three percent of households in Mumbai live in *pucca* houses (51 percent in slum areas and 76 percent in non-slum areas).

Crowded housing conditions may affect health as well as the quality of life. Forty-five percent of households in Maharashtra live in houses with three or more persons per room (down slightly from 48 percent in NFHS-1). Fifty-six percent of households in Mumbai live in houses with three or more persons per room. The proportion living in households with three or more persons per room is much higher in slum areas (73 percent) than in non-slum areas (36 percent). The mean number of persons per room is 3.0 (slightly less than the estimate of 3.2 persons per room in NFHS-1). The mean number of persons per room does not vary by urban-rural residence, but it is much higher in Mumbai (3.5 persons per room), especially in the slum areas of Mumbai (4.2 persons per room).

Table 2.10 shows a number of measures related to the socioeconomic status of the household (ownership of land, house, and livestock). Overall, 50 percent of households do not own any agricultural land, up slightly from 47 percent in NFHS-1. Thirty-three percent of households in rural areas do not own agricultural land, compared with 72 percent in urban areas. The proportion not owning any agricultural land is 70 percent for households living in Mumbai, 63 percent for households living in slum areas, and 79 percent in non-slum areas of Mumbai. In rural areas, among those who own agricultural land, 63 percent own only nonirrigated land. The proportion of households owning a house (anywhere) is 83 percent in urban areas, 92 percent in rural areas, and 88 percent overall. The proportion owning a house is 85 percent for households living in Mumbai. The proportion of households owning livestock is 14 percent in urban areas, 51 percent in rural areas, and 35 percent overall. The proportion owning livestock is 14 percent in Mumbai and 18 percent in slum areas of Mumbai.

Table 2.10 Household ownership of agricultural land, house, and livestock

Percent distribution of households owning agricultural land and percentage owning a house and livestock by residence, Maharashtra, 1999

Asset	Residence					
	Urban	Rural	Total	Mumbai		
				Slum	Non-slum	Total
No agricultural land	71.8	33.1	49.9	62.7	78.9	70.1
Irrigated land only						
< 1 acre	0.3	0.8	0.6	1.2	0.3	0.8
1–5 acres	4.0	7.7	6.1	6.8	3.8	5.4
6+ acres	1.3	1.9	1.7	1.7	0.9	1.3
Nonirrigated land only						
< 1 acre	1.1	3.7	2.6	1.5	0.8	1.2
1–5 acres	10.5	27.7	20.2	11.7	5.1	8.7
6+ acres	2.8	9.5	6.6	2.6	1.3	2.0
Both irrigated and nonirrigated land						
< 1 acre	0.0	0.2	0.1	0.0	0.0	0.0
1–5 acres	1.5	7.3	4.8	1.9	1.2	1.6
6+ acres	1.7	6.3	4.3	1.3	0.5	0.9
Missing	5.0	1.8	3.2	8.6	7.4	8.0
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Percentage owning a house	83.1	91.9	88.1	84.9	85.9	85.4
Percentage owning livestock	14.0	50.7	34.7	17.8	8.5	13.5
Number of households	2,532	3,298	5,830	468	395	862

The possession of durable goods is another indicator of a household's socioeconomic level, although these goods may also have other benefits. For example, having access to a radio or television may expose household members to modern lifestyles and attitudes as well as to innovative ideas or important information about health and family welfare; a refrigerator prolongs the wholesomeness of food; and a means of transportation allows greater access to many services outside the local area. Table 2.11 shows that the majority of households in Maharashtra have a cot/bed (76 percent), a clock/watch (70 percent), an electric fan (60 percent), and a mattress (56 percent). Other durable goods often found in households are chairs or pressure cookers (44 percent each), bicycles (37 percent), radios/transistors (36 percent), tables (35 percent), and black and white televisions (33 percent), with smaller proportions owning sewing machines (17 percent), colour televisions (16 percent), refrigerators (15 percent), bullock carts (13 percent), mopeds/scooters/motorcycles or telephones (12 percent each), cars or water pumps (2 percent each), and tractors or threshers (1 percent each). Seven percent of households in Maharashtra (10 percent in rural areas and 2 percent in urban areas) do not own any of these durable goods. Urban households are much more likely than rural households to own most of these durable goods. However, a higher proportion of households in rural areas than in urban areas own a bullock cart, a water pump, a tractor, or a thresher. Moreover, households in slum areas of Mumbai are much less likely to have most of these durable goods than households in

Table 2.11 Household ownership of durable goods and standard of living

Percentage of households owning selected durable goods and percent distribution of households by type of kitchenware and the standard of living index, according to residence, Maharashtra, 1999

Asset	Residence					
	Urban	Rural	Total	Mumbai		
				Slum	Non-slum	Total
Durable goods						
Mattress	72.4	44.0	56.4	59.5	92.7	74.7
Pressure cooker	74.1	21.0	44.0	69.8	93.0	80.4
Chair	65.4	28.2	44.3	53.6	87.6	69.2
Cot/bed	81.7	72.0	76.2	67.8	93.0	79.3
Table	53.9	20.6	35.1	46.8	82.2	63.0
Clock/watch	90.3	54.2	69.9	95.2	97.7	96.4
Electric fan	86.3	39.2	59.6	95.9	96.5	96.2
Bicycle	40.0	35.3	37.4	14.2	19.8	16.7
Radio/transistor	50.1	25.5	36.2	48.9	72.5	59.7
Sewing machine	27.4	9.3	17.2	17.6	28.6	22.6
Telephone	21.7	3.9	11.6	15.9	59.8	36.0
Refrigerator	29.1	4.0	14.9	23.9	69.1	44.6
Television (black and white)	42.4	24.9	32.5	42.2	19.6	31.8
Television (colour)	31.7	4.4	16.3	28.4	73.3	49.0
Moped/scooter/motorcycle	17.0	8.4	12.1	3.0	15.2	8.6
Car	3.8	0.8	2.1	0.8	11.2	5.6
Water pump	1.4	1.8	1.6	1.4	1.3	1.4
Bullock cart	2.5	20.2	12.5	1.7	0.8	1.3
Thresher	0.6	1.2	0.9	0.7	0.4	0.5
Tractor	0.8	1.2	1.1	0.4	0.3	0.3
None of the above	2.4	10.3	6.9	0.6	0.5	0.5
Main type of kitchenware used						
Clay	0.4	0.1	0.2	0.2	0.4	0.3
Aluminium	24.7	41.5	34.2	18.9	4.6	12.3
Cast iron	0.1	0.0	0.0	0.0	0.1	0.0
Brass/copper	0.4	0.5	0.5	0.5	0.0	0.3
Stainless steel	74.4	57.8	65.0	80.1	94.9	86.9
Don't know/missing	0.0	0.0	0.0	0.2	0.0	0.1
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Standard of living index						
Low	12.4	47.6	32.3	5.4	1.4	3.6
Medium	48.0	40.8	43.9	67.6	26.4	48.8
High	34.8	9.8	20.7	18.3	64.9	39.7
Missing	4.8	1.8	3.1	8.6	7.3	8.0
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Number of households	2,532	3,298	5,830	468	395	862

non-slum areas, with the notable exception of black and white televisions which are much more common among households living in slum areas (42 percent) than in non-slum areas (20 percent). However, 73 percent of households in non-slum areas of Mumbai have a colour television. About half the households in slum areas own a radio/transistor, more than two-thirds own a cot/bed or a pressure cooker, and more than 9 out of 10 own a clock/watch or an electric fan. About two-thirds (65 percent) of households in Maharashtra use mainly stainless steel kitchenware, and almost all of the rest use aluminium kitchenware. Aluminium kitchenware is more popular in rural areas (42 percent) than in urban areas (25 percent), and more popular in slum areas (19 percent) than in non-slum areas (5 percent) of Mumbai.

Table 2.11 shows a summary household measure called the standard of living index (SLI), which is calculated by adding the following scores:

House type: 4 for *pucca*, 2 for *semi-pucca*, 0 for *kachha*;

Toilet facility: 4 for own flush toilet, 2 for public or shared flush toilet or own pit toilet, 1 for shared or public pit toilet, 0 for no facility;

Source of lighting: 2 for electricity, 1 for kerosene, gas, or oil, 0 for other source of lighting;

Main fuel for cooking: 2 for electricity, liquid petroleum gas, or biogas, 1 for coal, charcoal, or kerosene, 0 for other fuel;

Source of drinking water: 2 for pipe, hand pump, or well in residence/yard/plot, 1 for public tap, hand pump, or well, 0 for other water source;

Separate room for cooking: 1 for yes, 0 for no;

Ownership of house: 2 for yes, 0 for no;

Ownership of agricultural land: 4 for 5 acres or more, 3 for 2.0–4.9 acres, 2 for less than 2 acres or acreage not known, 0 for no agricultural land;

Ownership of irrigated land: 2 if owns at least some irrigated land, 0 for no irrigated land;

Ownership of livestock: 2 if owns livestock, 0 if does not own livestock;

Ownership of durable goods: 4 each for a car or tractor, 3 each for a moped/scooter/motorcycle, telephone, refrigerator, or colour television, 2 each for a bicycle, electric fan, radio/transistor, sewing machine, black and white television, water pump, bullock cart, or thresher, 1 each for a mattress, pressure cooker, chair, cot/bed, table, or clock/watch.

Index scores range from 0–14 for a low SLI to 15–24 for a medium SLI and 25–67 for a high SLI. By this measure, 32 percent of households in Maharashtra have a low standard of living, 44 percent have a medium standard of living, and 21 percent have a high standard of living. The proportion with a low standard of living is much lower in urban areas (12 percent) than in rural areas (48 percent), and the proportion with a high standard of living is much higher in urban areas (35 percent) than in rural areas (10 percent). As expected, the proportion of households with a high standard of living is much lower in slum areas (18 percent) than in non-slum areas (65 percent) of Mumbai. Slightly over two-thirds of households in slum areas (68 percent) fall in the medium standard of living category as defined above.

2.6 Lifestyle Indicators

The NFHS-2 Household Questionnaire asked about certain aspects of the lifestyle of household members. Table 2.12 shows the percentages of men and women age 15 and above who chew *paan masala* or tobacco, drink alcohol, or smoke. These lifestyle indicators are of considerable interest because the use of *paan masala*, tobacco, and alcohol all may have detrimental effects on health.

The respondent to the Household Questionnaire reported on these lifestyle indicators for all persons in the household and, therefore, the results should be interpreted with caution because the household respondent may not be aware of use that takes place outside the household environs. In addition, to the extent that social stigma may be attached to the use of some of the substances, underreporting is likely.

Twenty-seven percent of persons age 15 and above are reported to chew *paan masala* or tobacco. Chewing of *paan masala* or tobacco is much more common among men (35 percent) than among women (19 percent). For men, this proportion rises steadily with age from 11 percent at age 15–19 to 47 percent at age 60 and above. For women, it rises from 4 percent at age 15–19 to 34 percent at age 50–59, and then declines slightly to 33 percent at age 60 and above. Chewing of *paan masala* or tobacco is more common in rural areas than in urban areas. In Mumbai, it is more common in slum areas than in non-slum areas. It is inversely related to both education and the standard of living.

Twelve percent of men age 15 and above drink alcohol, but only a negligible proportion of women drink alcohol (0.5 percent). The proportion of men who drink alcohol rises with age up to age 50–59, where it reaches a high of 22 percent, then falls to 13 percent among those age 60 and above. The proportion of men who drink does not vary by urban-rural residence, but it is

Table 2.12 Lifestyle indicators					
Percentage of usual household members age 15 and above who chew <i>paan masala</i> or tobacco, drink alcohol, currently smoke, or have ever smoked by selected background characteristics and sex, Maharashtra, 1999					
Background characteristic	Chew <i>paan masala</i> or tobacco	Drink alcohol	Currently smoke	Ever smoked ¹	Number of household members
MALE					
Age					
15–19	11.0	0.7	0.7	0.7	1,637
20–24	26.2	4.8	4.5	5.0	1,454
25–29	33.0	8.1	7.1	8.2	1,297
30–39	41.0	16.3	15.2	17.3	2,216
40–49	44.4	21.0	24.4	27.2	1,570
50–59	43.9	22.0	27.4	31.8	978
60+	46.5	13.4	19.3	24.0	1,231
Residence					
Urban	28.2	12.1	13.5	15.7	4,813
Rural	40.2	12.1	13.3	15.3	5,569
Mumbai					
Slum	23.4	11.2	13.7	15.6	1,680
Non-slum	28.8	12.2	15.8	17.8	936
	16.6	9.9	11.1	12.9	744
Education					
Illiterate	48.2	20.2	22.7	25.1	2,002
Literate, < middle school complete	43.4	15.3	17.0	19.5	2,900
Middle school complete	30.7	9.0	8.7	10.2	1,901
High school complete and above	22.1	6.6	7.9	9.6	3,579
Standard of living index					
Low	43.4	18.4	17.5	19.7	2,713
Medium	36.5	11.0	13.4	15.4	4,816
High	22.7	7.9	9.0	11.3	2,496
Total	34.7	12.1	13.4	15.5	10,382

Contd...

Table 2.12 Lifestyle indicators (contd.)					
Percentage of usual household members age 15 and above who chew <i>paan masala</i> or tobacco, drink alcohol, currently smoke, or have ever smoked by selected background characteristics and sex, Maharashtra, 1999					
Background characteristic	Chew <i>paan masala</i> or tobacco	Drink alcohol	Currently smoke	Ever smoked ¹	Number of household members
FEMALE					
Age					
15–19	3.5	0.0	0.1	0.1	1,456
20–24	5.4	0.1	0.0	0.0	1,324
25–29	13.0	0.3	0.0	0.0	1,273
30–39	19.1	0.7	0.1	0.1	2,097
40–49	28.0	0.8	0.2	0.2	1,331
50–59	33.7	1.2	0.6	0.6	945
60+	32.6	0.6	0.7	0.8	1,274
Residence					
Urban	14.0	0.3	0.3	0.3	4,202
Rural	22.0	0.6	0.2	0.2	5,499
Mumbai					
Slum	16.4	0.1	0.1	0.1	714
Non-slum	6.1	0.3	0.2	0.3	701
Education					
Illiterate	29.1	1.0	0.4	0.5	4,435
Literate, < middle school complete	17.4	0.0	0.1	0.1	2,305
Middle school complete	4.8	0.0	0.0	0.0	1,113
High school complete and above	2.8	0.1	0.0	0.0	1,849
Standard of living index					
Low	27.1	1.4	0.4	0.4	2,699
Medium	19.2	0.2	0.2	0.3	4,327
High	8.1	0.1	0.0	0.0	2,351
Total	18.5	0.5	0.2	0.2	9,702
Total male and female	26.9	6.5	7.0	8.1	20,084
Note: Total includes 356 males and 325 females with missing information on the standard of living index, who are not shown separately.					
¹ Includes household members who currently smoke					

slightly higher in slum areas (12 percent) than in non-slum areas (10 persons) of Mumbai. Alcohol consumption is higher among illiterate men than among literate men. Men in households with a low standard of living are more than twice as likely to drink alcohol as men in households with a high standard of living.

Among men age 15 and above, 13 percent currently smoke. This proportion rises from less than 1 percent at age 15–19 to 27 percent at age 50–59 and then falls to 19 percent at age 60 and above. Smoking among men does not vary by urban-rural residence, but it is more common in slum areas (16 percent) than in non-slum areas (11 percent) of Mumbai. Smoking is about three times as high among illiterate men as among men who have completed at least high school, and is almost twice as high among men with a low standard of living as among men with a high standard of living. Eighty-six percent of men who ever smoked were still smokers at the time of the survey. The pattern of differentials for ever-smokers closely resembles the pattern for current smokers. Only a negligible proportion of women (0.2 percent) in Maharashtra reported to have ever smoked.

Table 2.13 Distance from the nearest health facility						
Percent distribution of ever-married rural women age 15–49 by distance from the nearest health facility, Maharashtra, 1999						
Distance	Health facility					Any health facility
	Primary Health Centre	Sub-centre	Either PHC or sub-centre	Hospital ¹	Dispensary/clinic	
Within village	22.5	35.0	46.5	15.1	48.6	61.4
< 5 km	12.5	35.5	33.5	6.5	18.0	26.9
5–9 km	36.0	17.3	15.7	21.6	14.0	9.8
10+ km	27.8	5.8	3.1	56.9	19.4	1.9
Don't know/missing	1.1	6.4	1.1	0.0	0.0	0.0
Total percent	100.0	100.0	100.0	100.0	100.0	100.0
Median distance (in km)	6.1	2.4	1.5	11.4	0.0	0.0

Note: The category '< 5 km' excludes cases where the facility is within the village. When median distance is calculated, 'within village' cases and cases with a facility less than 1 km from the village are assigned a distance of zero.
 PHC: Primary Health Centre
¹Includes community health centre, rural hospital, government hospital, and private hospital

2.7 Availability of Facilities and Services to the Rural Population

The NFHS-2 Village Questionnaire collected information from the *sarpanch*, other village officials, or other knowledgeable persons in the village on facilities and services in the village. One important set of questions was on the distance of the village from various types of health facilities, including Primary Health Centres (PHCs), sub-centres, hospitals, and dispensaries or clinics. Table 2.13 summarizes findings on distance from a health facility. The unit of analysis is ever-married women age 15–49 who reside in rural areas. Twenty-three percent of rural women live in a village with a Primary Health Centre, 35 percent live in a village with a sub-centre, and 47 percent live in a village with either a PHC or a sub-centre. The proportions who live in a village with other health facilities are 15 percent for hospitals and 49 percent for dispensaries or clinics. Overall, 61 percent of women live in a village that has some kind of health facility. Median distances from particular health facilities are 6.1 km from a Primary Health Centre, 2.4 km from a sub-centre, and 11.4 km from a hospital. Twelve percent of rural women need to travel at least five kilometres to reach the nearest health facility.

Table 2.14 shows the proportion of residents of rural areas of Maharashtra who live in villages that have various facilities and services. Ninety-six percent of rural residents live in villages that have a primary school, 68 percent live in villages with a middle school, 41 percent live in villages that have a secondary school, and 21 percent live in villages with a higher secondary school. Eighty-six percent of rural residents live in villages that have an *anganwadi*³ (a nursery school for children age 3–6), and 44 percent live in villages with an adult education centre. More than half of rural residents (54 percent) live in villages that have a doctor and 44 percent live in villages with a visiting doctor. Ninety-four percent live in villages that are at least partly electrified. Although only 16 percent live in villages with an STD booth (for telephoning within India), 63 percent live in villages that have at least one household with a private telephone. Thirty percent of rural residents live in villages that have cable television service and

³*Anganwadi* workers provide integrated child development services and may also engage in the promotion of family planning.

Table 2.14 Availability of facilities and services			
Percentage of rural residents living in villages that have selected facilities and services, Maharashtra, 1999			
Facility/service	Percentage of residents	Facility/service	Percentage of residents
Primary school	96.0	At least one village household has a telephone	62.5
Middle school	67.7	Mill/small-scale industry	12.9
Secondary school	41.2	Credit cooperative society	33.2
Higher secondary school	20.5	Agricultural cooperative society	38.2
College	9.4	Fishermen's cooperative society	8.1
<i>Anganwadi</i>	86.3	Milk cooperative society	39.4
Adult education centre	44.0	<i>Kirana</i> /general market shop	85.0
Primary Health Centre	22.9	Weekly market	29.7
Sub-centre	35.1	Fair price shop	67.7
Hospital ¹	15.8	<i>Paan</i> shop	63.0
Dispensary/clinic	48.6	Pharmacy/medical shop	28.6
Private doctor	54.1	<i>Mahila mandal</i>	70.8
Visiting doctor	43.6	Youth club	47.8
Village health guide	25.6	Community centre	36.3
Traditional birth attendant	62.5	Community television set	31.8
Mobile health unit	14.6	Cable connection	29.6
Electricity	94.3	Integrated Rural Development Programme (IRDP)	74.4
Bank	35.6	National Rural Employment Programme (NREP)	29.4
Post office	52.2	Training Rural Youth for Self-Employment (TRYSEM)	41.4
Telegraph office	21.1	Employment Guarantee Scheme (EGS)	18.7
STD (Subscriber Trunk Dialling) phone booth	16.1	Development of Women and Children of Rural Areas (DWACRA)	36.6
		Indira Awas Yojana (IAY)	86.2
		Sanjay Gandhi Niradhar Yojana (SGNY)	73.4
		Total population	17,078

Note: Table is based on the *de jure* population.
¹Includes community health centre, rural hospital, government hospital, and private hospital

32 percent live in villages that have a community television set. Seventy-one percent of rural residents live in villages with a mahila mandal, a women's community group [DKG1]. Other facilities that are available in villages where more than half of rural respondents live are kirana shops (small grocery stores), fair price shops, paan shops, and post offices. Thirty-three percent of rural respondents live in villages that have a credit cooperative society, 38 percent in villages with an agricultural cooperative society, and 39 percent in villages with a milk cooperative society. The most widely available rural development programmes as reported by the respondents to the Village Questionnaire are the Indira Awas Yojana, the Integrated Rural Development Programme, and the Sanjay Gandhi Niradhar Yojana.